



Musculoskeletal Claim Validation

Establishing links between work performed at your organization and musculoskeletal claims can be a daunting task. Third-party administrators, insurance companies and claims adjusters may lack the tools to determine whether the job actually caused the reported musculoskeletal injury or illness. Treating physicians often lack concrete information to formulate sound opinions regarding causation, and often rely solely on the injured worker's personal perspective on ergonomic exposures.

Aon's Musculoskeletal Claim Validation (MCV) service is the missing link, taking the guess work out of establishing causation. Using proven ergonomic and epidemiological scientific methodologies, Aon's board certified professionals conduct on-site analyses of employees while they're performing their jobs and employ industrial engineering methods to study the work being performed. Once observed, Aon reports evidence or no evidence of a correlation between the employees reported injuries and the job performed. MCV provides the credible evidence that adjusters need to make a confident causal determination, freeing them from having to rely on competing medical opinions and opinions lacking tangible, scientific evidence with which to make a compensability decision.

Aon's Musculoskeletal Claims Validation Process

Aon's MCV service targets cumulative trauma or repetitive motion cases that place a burden of proof on the determination of whether those causal factors are work-related. Aon can travel on-site to make evaluations using ergonomic, engineering and epidemiology guidelines and standards. We use these findings to structure a report that clearly outlines "evidence" or "no evidence" for causality. We then analyze the employee's actual job, extract production data, cycle times, postures and forces and compare them to government and professional standards on acceptable levels. As importantly, we benchmark the findings with the specific epidemiology relating to the claimant's injury for an accurate picture of causality. We then compile a comprehensive report on causality findings. Approximately 10% to 15% of our results confirm a work-related correlation while the remaining report no evidence. Our robust prescreening program has helped clients deny questionable cumulative trauma claims by ensuring only jobs with longer cycle times, varied work and do not meet the baseline engineering qualifiers.

Aon's MCV Process Stands Apart

Aon's MCV process and final report stand apart from other tools. The table below lists common tools used by companies when a claim is filed. Job descriptions are basic elements of the job and can incorrectly reference terms like "repetitive task" or "done repetitively" to explain a job leading a physician to a work-related decision. Functional Job Assessment (FJA) was developed back in the 1940's to create a common language for communicating jobs and looks at the various physical, cognitive and essential functions. An occupational/physical therapy assessment defines a patient's physical, mental and psychological abilities while a claims investigation report from an insurance carrier is typically an internal tool for the adjuster and basically an abbreviated FJA. Aon's MCV is unique because it validates the evidence of work-relatedness using consistently applied methodology through Certified Professional Ergonomists.



Tool	Individual & Injury Specific	Validates Work-Relatedness	Prepared by Certified Ergonomist	Uses: Epidemiology	Uses Ergonomic and Related Government Standards	Court-Ready Document
Job description	No	No	No	No	No	Yes
Functional job assessment	No	No	Possibly	No	No	Possibly*
Physical therapist or occupation therapist assessment	Yes	No	Possibly*	Possibly	Possibly*	Possibly*
Claim investigation reports from carriers	Yes	No	Possibly	No	No	No
MCV	Yes	Yes	Yes	Yes	Yes	Yes

* Can incorrectly show positive correlation if not benchmarked to epidemiology and ergonomic standards. In addition, some of these reports have been rendered inadmissible in court.

Aon's Industry-leading Experience

Aon's MCV service has been submitted to adjusters in 35 states as a scientific-based tool to validate or invalidate the causality of a questionable cumulative trauma/repetitive motion workers' compensation claim. This service provides the adjuster with a non-medical based report that is claimant-specific and uses recognized standards and epidemiology, and positions Aon a leader in post-claim mitigation strategies for musculoskeletal injuries.

Aon consultants have worked in jurisdictions across the United States to establish case precedent on questionable musculoskeletal claims, saving organizations millions on invalid workers' compensation claims. With a highly credentialed staff and data-driven approach, our MCV solution is a must-have tool that helps risk managers decrease WC costs related to red flag cases such as carpal tunnel syndrome, tendonitis, epicondylitis, back and lower-extremity musculoskeletal disorders.

Driving Client Value through MCV

While it varies by source, the average cost of a musculoskeletal injury (with an attorney engaged) is \$29,000 (CCHSWC Report) and the average cost of a musculoskeletal injury without an attorney is \$16,000 (CCHSWC Report). With rising medical costs and many companies opting for high deductibles, it is essential to validate questionable workers compensation claims using a court-tested, engineering/ergonomic-based model and a staff of certified professional ergonomists.

We have successfully deployed MCV in challenging jurisdictions and have yielded successful outcomes for clients. For example, over a two year period, we helped one client reduce their workers' compensation exposures for strain/sprains by over \$5 million. California, Texas, Oklahoma, New Jersey, Pennsylvania, Colorado, South Carolina, North Carolina, Minnesota, Wisconsin, and Alabama, to name a few, are some of the states where we have seen a high percentage of success with MCV.

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